Certificate Number: 14912-NJ-DE-031854337

Bankruptcy Case Number: 18-30363



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on November 3, 2018, at 5:10 o'clock PM EDT, Dawn Blavis completed a course on personal financial management given by internet by 001 Debtoredu LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: November 3, 2018 By: /s/Jai Bhatt

Name: Jai Bhatt

Title: Counselor